

In the Claims:

Please cancel Claims 27-30 without prejudice, amend Claims 1-25 as shown below, and add new Claims 31-34. A complete copy of the claims including marked-up versions of each claim which is amended in this Amendment A appears below.

1. (Currently Amended) A switching system for electronic presentment and payment of bills over a network, comprising:

a first consumer service provider device which is in electronic communication with a first consumer terminal;

a first biller service provider device which is in electronic communication with a first biller terminal;

a second consumer terminal;

a second biller terminal in communication with said consumer terminal; and

a switching network for which is in electronic communication with said first consumer service provider device using one of a first message standard protocol and a second message standard protocol, with said first bill service provider device using one of said first and second message standard protocols, with said second consumer terminal using one of said first and second message standard protocols, and with said second biller terminal using one of said first and second message standard protocols, routing presentment and payment information between said first consumer service provider or said second consumer terminal and said first bill service provider or said second biller

terminal, said switching network being a multi-standard switch capable of ~~receiving~~
~~messages~~ facilitating electronic communication between said first consumer service
provider or said second consumer terminal and said first bill service provider and said
second biller terminal ~~using more than one format.~~ irrespective of which message
standard protocol each of said first consumer service provider, said first bill service
provider, said second consumer terminal, and said second biller terminal use.

2. ~~(Currently Amended) The system in accordance with claim~~ A switching system as
defined in Claim 1, wherein said switching network routes ~~the~~ information between said
consumer service provider or said second consumer terminal and said bill service
provider or said second biller terminal without reformatting.

3. ~~(Currently Amended) The system in accordance with claim~~ A switching system as
defined in Claim 1, further comprising a second consumer service provider device which
is in electronic communication between said with a third consumer terminal, ~~and~~ said
switching network being in electronic communication with said second consumer service
provider device using a different one of said first and second message standard protocols
than the one of said first and second message protocols which is used between said first
consumer service provider and said switching network.

1 4. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 1, further comprising a consumer payment provider device in electronic
3 communication between said first consumer service provider device and said switching
4 network.

1 5. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 1, further comprising a second biller service provider device which is in
3 electronic communication between said with a third consumer terminal, and said
4 switching network being in electronic communication with said second biller service
5 provider device using a different one of said first and second message standard protocols
6 than the one of said first and second message protocols which is used between said first
7 biller service provider and said switching network.

1 6. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 5, further comprising a biller payment provider device in electronic
3 communication between said first consumer service provider device and said switching
4 network.

1 7. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 6, further comprising a payee terminal in electronic communication
3 with said biller payment provider device.

1 8. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 4, further comprising a biller service provider device in electronic
3 communication between said consumer terminal and said switching network. an
4 associated memory device in which a directory of said first consumer service provider
5 device, said first bill service provider device, said second consumer terminal, and said
6 second biller terminal is stored, wherein said first consumer service provider device, said
7 first bill service provider device, said second consumer terminal, and said second biller
8 terminal must each be registered in said directory in order to access said switching
9 network.

1 9. (Currently Amended) A switching system for electronic presentment and payment
2 of bills over a network, comprising:

3 a consumer terminal;

4 a biller terminal ~~in communication with said consumer terminal~~; and

5 a switching network which is in electronic communication with said consumer
6 terminal using one of a first message standard protocol and a second message standard
7 protocol and with said biller terminal using one of said first and second message
8 protocols, exchanging billing information between said consumer terminal and said biller
9 terminals, terminal irrespective of which message protocol each of said consumer
10 terminal and said biller terminal use, said switching network routing bill summary data
11 generated by a said biller terminal for presentment at said consumer terminal, complete

bill data being accessible only by ~~communicating directly~~ direct communications
between ~~the~~ said consumer terminal and said biller terminal.

10. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
defined in Claim 9, wherein said switching network routes ~~the~~ information between said
consumer terminal and said biller terminal without reformatting.

11. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
defined in Claim 9, further comprising a consumer service provider device in electronic
communication between said consumer terminal and said switching network.

12. (Currently Amended) ~~The system in accordance with claim 9,~~ A switching system
as defined in Claim 11, further comprising a consumer payment provider device in
electronic communication between said consumer service provider device and said
switching network.

13. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
defined in Claim 9, further comprising a biller service provider device in electronic
communication between said ~~consumer~~ biller terminal and said switching network.

14. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
defined in Claim 13, further comprising a biller payment provider device in electronic

3 communication between said ~~consumer~~ biller service provider device and said switching
4 network.

1 15. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 14, further comprising a payee terminal in electronic communication
3 with said biller payment ~~provider.~~ provider device.

1 16. (Currently Amended) ~~The system in accordance with claim~~ A switching system as
2 defined in Claim 12, further comprising ~~a biller service provider device in electronic~~
3 ~~communication between said consumer terminal and said switching network.~~ an
4 associated memory device in which a directory of said consumer terminal and said biller
5 terminal is stored, wherein said consumer terminal and said biller terminal must each be
6 registered in said directory in order to access said switching network.

1 17. (Currently Amended) A method for electronic presentment and payment of bills
2 over a network, comprising:
3 providing a switching network for facilitating electronic presentment and payment
4 of bills;
5 establishing electronic communication between said switching network and first
6 and second biller terminals and first and second consumer terminals, said switching
7 network being a multi-standard switch capable of communicating with said first and

8 second biller terminals and said first and second consumer terminals in either of at least
9 first and second message standard protocols, said switching network communicating with
10 at least one of said first and second biller terminals and said first and second consumer
11 terminals using said first message standard protocol and at least one of said first and
12 second biller terminals and said first and second consumer terminals using said second
13 message standard protocol;

14 generating a bill summary file; data from complete bill data provided by each of
15 said first and second billing terminals;

16 storing the bill summary file at a biller service provider device;
17 polling by a consumer service provider device through a switching network newly
18 generated bill summary files stored at the biller service provider device; and
19 selectively routing portions of said bill summary data via the switching network
20 the stored newly generated bill summary files from the biller service provider device to
21 the present appropriate portions of said bill summary data to said first and second
22 consumer service provider device. billing terminals.

1 18. (Currently Amended) The A method in accordance with claim 18, further
2 comprising presenting the bill summary file to a as defined in Claim 17, wherein
3 electronic communication between said switching network and said first consumer via
4 the terminal is established through a first consumer service provider device, and wherein

5 electronic communication between said switching network and said second consumer
6 terminal is established through a second consumer service provider device.

1 19. (Currently Amended) ~~The A method in accordance with claim 18, as defined in~~
2 Claim 17, wherein said routed bill summary file data is not reformatted by ~~the~~ said
3 switching network.

1 20. (Currently Amended) ~~The A method in accordance with claim 18, as defined in~~
2 Claim 17, further comprising accessing complete bill data for a particular bill only by
3 communicating directly between a the one of said first and second consumer terminals
4 seeking said complete bill data for said particular bill and a the one of said first and
5 second biller terminals having complete bill data for said particular bill.

1 21. (Currently Amended) ~~The A method in accordance with claim 18, as defined in~~
2 Claim 17, further comprising the steps of:
3 storing a directory of consumer terminals which are registered with said switching
4 network in an associated memory device;
5 receiving generating payment instructions from the from said first and second
6 consumer terminals;
7 transmitting said payment instructions which are generated by said first and
8 second consumer terminals to the said switching network;

9 verifying that said payment instructions are from ~~consumer-service provider and~~
10 ~~biller-service provider~~ terminals which are participants of the system; registered with said
11 switching network; and
12 ~~forwarding remittance information to appropriate biller payment provider. if said~~
13 payment instructions are from consumer terminals which are registered with said
14 switching network, causing said payment instructions to be executed.

1 22. (Currently Amended) ~~The A method in accordance with claim 22, as defined in~~
2 Claim 21, wherein prior to said transmit step further comprising verifying of causing said
3 payment instructions to be executed said switching network verifies that a sufficient
4 balance exists in consumer's a financial account associated with each consumer terminal
5 from which payment instructions are received to cover the bill being paid.

1 23. (Currently Amended) ~~The A method in accordance with claim as defined in Claim~~
2 22, further comprising the step of settling all credit and debit payment transactions over a
3 predetermined cut-off period.

1 24. (Currently Amended) ~~The A method in accordance with claim 18, as defined in~~
2 Claim 17, wherein said switching network is a multi-standard switch routing messages of
3 different formats. wherein electronic communication between said switching network and
4 said first biller terminal is established through a first biller service provider device, and

5 wherein electronic communication between said switching network and said second biller
6 terminal is established through a second biller service provider device.

1 25. (Currently Amended) A switching system for electronic presentment and payment
2 of bills over a network, comprising:

3 a first consumer terminal;
4 a second consumer terminal;
5 a first biller terminal;
6 a second biller terminal in communication with said consumer terminal; and
7 a switching network in electronic communication with said first and second
8 consumer terminals and said first and second biller terminals, said switching network for
9 routing presentment between information from said first and second biller terminals to
10 said first and second consumer terminals and payment information from said first and
11 second consumer terminals and said first and second biller terminals, said switching
12 network adopting an Interactive Financial Exchange being a multi-standard switch
13 capable of communicating with said first and second consumer terminals and said first
14 and second biller terminals in either of first and second message standard protocols, said
15 switching network communicating with at least one of said first and second consumer
16 terminals and said first and second biller terminals using said first message standard
17 protocol and at least one of said first and second consumer terminals and said first and
18 second biller terminals using said second message standard protocol.

1 26. (Original) A system for electronic presentment and payment of bills over a
2 network, comprising:
3 a consumer terminal;
4 a biller terminal in communication with said consumer terminal; and
5 a switching network for routing a payment message for a particular bill between
6 said consumer terminal and biller terminal, irrespective of whether the particular bill has
7 been previously presented to said consumer terminal.

1 27-30. (Cancelled).

1 31. (New) A switching system as defined in Claim 1, wherein said first message
2 standard protocol comprises the Open Financial Exchange ("OFX") standard protocol and
3 said second message standard protocol comprises the Interactive Financial Exchange
4 ("IFX") standard protocol.

1 32. (New) A switching system as defined in Claim 1, wherein said switching network
2 routes bill summary data generated by said biller service provider device or by said first
3 or second biller terminals for presentment at said first or second consumer terminals,
4 complete bill data being accessible only by direct communications between said first or
5 second consumer terminals and said biller service provider device or said first or second
6 biller terminals.

1 33. (New) A switching system as defined in Claim 1, wherein said switching network
2 is arranged and configured to provide net settlement functionality by debiting financial
3 accounts associated with consumers associated with said first and second consumer
4 terminals and crediting the financial accounts of billers associated with said first and
5 second biller terminals by appropriate amounts.

1 34. (New) A switching system as defined in Claim 1, wherein said switching network
2 is arranged and configured to log all presentment and payment communications as they
3 are routed for reporting on a periodic basis.